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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/692,697	10/19/2000	William John Delinsky	Peregrin-P1-00	8755
28710	7590	06/21/2007	EXAMINER	
PETER K. TRZYNA, ESQ. P O BOX 7131 CHICAGO, IL 60680			HAMILTON, LALITA M	
		ART UNIT	PAPER NUMBER	
		3691		
		MAIL DATE		DELIVERY MODE
		06/21/2007		PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No.	Applicant(s)	
	09/692,697	DELINSKY ET AL.	
	Examiner	Art Unit	
	Lalita M. Hamilton	3691	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on 29 May 2007.

2a) This action is **FINAL**. 2b) This action is non-final.

3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) Claim(s) 1-33 is/are pending in the application.

4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5) Claim(s) _____ is/are allowed.

6) Claim(s) 1-33 is/are rejected.

7) Claim(s) _____ is/are objected to.

8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.

10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a) All b) Some * c) None of:

- Certified copies of the priority documents have been received.
- Certified copies of the priority documents have been received in Application No. _____.
- Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) Notice of References Cited (PTO-892)

2) Notice of Draftsperson's Patent Drawing Review (PTO-948)

3) Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date _____

4) Interview Summary (PTO-413)
Paper No(s)/Mail Date _____

5) Notice of Informal Patent Application

6) Other: _____

DETAILED ACTION

Request for Continued Examination (RCE)

The RCE filed on May 29, 2007 has been processed. A non-final rejection follows.

Claim Rejections - 35 USC § 112

The rejection has been withdrawn.

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

Claims 1- 33 are rejected under 35 U.S.C. 103(a) as being unpatentable over Elibacher (6,724,887) in view of (Marshall).

Elibacher discloses a method and corresponding system for customer communications with a contact center comprising a referrer-controlled method for transferring an inbound communication to one of a plurality assistants receiving an inbound communication from

a referring apparatus of information sufficient to identify a referrer identity, selecting which one of a plurality assistants to refer the inbound communication by using a computer to look up and to apply referral criteria responsive to the referrer identity, and connecting the inbound communication to the one of the plurality of the assistants in accordance with the criteria (col.8, line 30 to col.9, line 10); providing some of said financial assistance centers with call activity reporting by means of a secure web site (col.2, lines 48-60 and col.11, line 60 to col.12, line 10); providing call activity reporting updated no less than daily at a secure web site (col.2, lines 48-60 and col.11, line 60 to col.12, line 10); providing a web site demonstration of said method (col.2, lines 48-60 and col.11, line 60 to col.12, line 10); applying as said criteria a call routing triggered by a quantity of prior calls respectively placed to the centers (col.8, line 30 to col.9, line 10); applying as said criteria a call routing triggered by a detection of a caller who has previously been referred to one of the centers (col.8, line 30 to col.9, line 10); applying as said criteria a call routing triggered by time of day (col.8, line 30 to col.9, line 10); applying as said criteria a call routing triggered by location (col.8, line 30 to col.9, line 10); applying as said criteria a default call routing triggered by a failure to make a first connection to one of the centers (col.8, line 30 to col.9, line 10); storing call referral information including number of calls and call duration data for each said center and generating a report of said call referral information (col.8, line 30 to col.9, line 10); storing call referral information including caller hang up data (col.8, line 30 to col.9, line 10); generating a report of said call referral information (col.8, line 30 to col.9, line 10); storing call referral information including attempted but uncompleted call connecting and

generating a report of said call referral information (col.8, line 30 to col.9, line 10); generating a call referral report by time period for each said center (col.8, line 30 to col.9, line 10); including in the report an analysis of call referral activity by time of day (col.8, line 30 to col.9, line 10); including in the report an of call referral analysis activity by day of week (col.8, line 30 to col.9, line 10); including in the report an analysis of call referral activity by state (col.8, line 30 to col.9, line 10); including in the report an analysis of uncompleted calls (col.8, line 30 to col.9, line 10); generating a call referral report including a comparison (col.8, line 30 to col.9, line 10); a computer system programmed to implement a method for referring a telephone communication to one of a plurality of providers based on criteria, the computer system including a digital electrical computer having a processor, the processor electrically connected to store and receive electrical signals at a memory device, to receive input electrical signals corresponding to input information from an input device, to convert output electrical signals into output information at an output device, the processor programmed to control the digital electrical computer to receive the input electrical signals and to process the input electrical signals to produce the output electrical signals in storing telephone numbers for a plurality of providers in memory accessible by said digital electrical computer, storing criteria for selecting one of the providers, identifying a person in response to a telephone communication, and selecting one of the providers by accessing the criteria, applying the criteria, and accessing one of the stored telephone numbers to connect the person to the one of the stored telephone numbers (col.8, line 30 to col.9, line 10); a telephone controlled by said digital electrical computer to connect

the person by telephone to the one of the stored telephone numbers (col.8, line 30 to col.9, line 10); a method for making a computer system to refer a telephone communication to one of a plurality of providers based on , the method including the steps of providing a digital electrical computer having a processor, the processor electrically connected to store and receive electrical signals at a memory device, to receive signals in storing telephone numbers for a plurality providers in memory accessible by said digital electrical computer, storing provided criteria for selecting one of the providers, identifying a person in response to a telephone communication, and selecting one of the providers by accessing the criteria, applying the criteria, and accessing one of the stored telephone numbers to connect the person to the one of the stored telephone numbers (col.8, line 30 to col.9, line 10); a computerized method for providing call referral activity reporting at an Internet address, the method including the steps of generating call referral data by receiving an inbound telephone communication from a referring apparatus of information sufficient to identify a referrer identity, selecting which one of a plurality of providers to refer the inbound communication by using a computer to look up and to apply referral criteria responsive to the referrer identity, and connecting the inbound communication to the one of the plurality of the providers in accordance with the criteria, and posting call referral data to the Internet web address (col.8, line 30 to col.9, line 10); engaging accounting software to track compensation for the connecting (col.8, line 30 to col.9, line 10); AUTOMATIC NUMBER IDENTIFICATION to detect a telephone number and associating the telephone number with debtor information (col.8, line 30 to col.9, line 10); using

INTERACTIVE VOICE RESPONSE to associate the telephone number with debtor information (col.8, line 30 to col.9, line 10); using DIALED NUMBER IDENTIFICATION SERVICE to detect a telephone number and associating the telephone number with the provider (col.8, line 30 to col.9, line 10); and generating a report comprising the criteria and an indication of communications carried out according to the criteria (col.8, line 30 to col.9, line 10). Eilbacher does not disclose referring a communication to credit counseling agencies, a debtor, or a creditor. Marshall teaches a method and corresponding system directed to call centers involving credit counselors and creditors whereby consumers are directed to credit counselors (p.3, 3rd paragraph to p.4, 1st paragraph). It would have been obvious to one incorporate the call center involving credit counseling agencies, creditors, and debtors, into the invention disclosed by Eilbacher, as an alternative use of directing calls throughout the call center.

Response to Arguments

Applicant's arguments with respect to claims 1-33 have been considered and the rejection set forth above in response.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Lalita M. Hamilton whose telephone number is (571) 272-6743. The examiner can normally be reached on Tuesday-Thursday (6:30-2:30).

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kalinowski Alexander can be reached on (571) 272-6771. The fax phone

number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.



LALITA M. HAMILTON
PRIMARY EXAMINER